

Division of Vocational Rehabilitation
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October 2005

<<Name>>
<<Address1>>
<<Address2>>
<<City, State, Zip>>

Re: Important Changes in Prescription Drug Coverage

Dear <<Name>>:

We would like to share with you some important changes in prescription drug coverage for people with both Medicare and Medicaid for Working People With Disabilities. Our records show that you have been enrolled in both programs, and we believe that these changes will affect you. The changes will happen at the beginning of 2006, and are described in the enclosed flyer.

To find out more, or to get help understanding these changes, please contact <<Name, "your local Vocational Rehabilitation benefits counselor"; or " the Vermont Center for Independent Living at 1-800-639-1522 (toll-free voice or TTY), and ask about "Medicare Prescription Drugs." >>, at <<Number>> (or TTY <<Number>>). Counselors will arrange a time to help explain this information over the telephone, or to meet with you in person if that is best for you.

Vermont Division of Vocational Rehabilitation

Important Changes In Prescription Drug Coverage For People With Both Medicare and Medicaid for Working People With Disabilities

If you are enrolled in both Medicare and Medicaid for Working People With Disabilities, the prescription drugs you need are now covered by Medicaid through the State of Vermont. This will change on January 1, 2006 because you also have Medicare health benefits.

What Are The Changes?

- Starting on January 1, 2006, Medicare will pay for most of the prescription drugs you need through private companies, or prescription drug plans. Medicaid through the State of Vermont will no longer pay for most of your prescription drugs after December 31, 2005.
- Medicaid for Working People With Disabilities will still pay for your other health costs.

Why Is This Happening?

In 2003, Congress approved a new prescription drug benefit for Medicare, to start in 2006. As a part of that change, people who are enrolled in both Medicare and Medicaid will get most of their prescription drugs paid for by Medicare.

What Will I Need To Pay?

As a person with Medicare and Medicaid for Working People With Disabilities, you are automatically going to receive extra help paying for the new drug plan's deductibles and premiums, and by now you should have received notice in the mail of this extra help. You do not have to apply to get the extra help, and you will get the help even if your income is higher than the limits advertised for a limited-income subsidy. You will, however, have to pay a co-payment of \$1 to \$5 for each covered drug.

What Do I Need To Do?

- You must be enrolled in a Medicare prescription drug plan for Medicare to pay for your drugs. Because drug plans may not cover all of the same pharmacies or drugs, you should compare plans and choose the plan that best meets your needs. Medicare will send you information in the mail this fall about how to choose and enroll in a plan. You can join a Medicare prescription drug plan starting November 15, 2005.
- To get ready to choose a drug plan, you should make a list of all the medications you take, so that you can compare your medications with the lists of drugs covered by each plan. Your doctor, pharmacist, or other healthcare providers may be able to help you put this list together. (If you need a specific drug that is not covered by a plan, you can apply for an exception to get coverage for that drug, but you may or may not get the exception.)

What If I Don't Do Anything?

If you don't join a plan by December 31, 2005, Medicare will enroll you in a plan randomly to make sure that you don't miss a day of coverage. If this happens, however, you could be enrolled in a plan that doesn't cover all of the medicines you take, or doesn't work with the pharmacy you use. Medicare will let you know the plan it has picked for you in October 2005. You can switch to another plan at any time.

Where Can I Get More Information?

You will receive more information from Medicare this fall, and you can use the below contacts to get additional help.

- You will get the “**Medicare & You 2006**” handbook in the mail. It will list the Medicare prescription drug plans available in Vermont.
- Go to www.medicare.gov on the Web, or call **1-800-MEDICARE** (1-800-633-4227). (TTY/TDD 1-877-486-2048). You can use these contacts to compare plans and enroll in a plan. (If you don't have access to a computer but would like to use the web site, public computers are available at your local Vocational Rehabilitation office or public library.)

- If you've received services from a **benefits counselor** with Vocational Rehabilitation, please contact your benefits counselor directly for help, or call 1-800-361-1239 (TTY 1-802-241-2186) to be connected to your benefits counselor.
- In all other cases, please call the **Vermont Center for Independent Living** for help at 1-800-639-1522 (toll-free voice or TTY), and ask about "Medicare Prescription Drugs."
- Personalized counseling is also available from the Vermont State Health Insurance Assistance Program (SHIP) at 1-800-642-5119.